Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Angie First name	First name
	your driver's license or passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Chavero Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>1025</u>	XXX - XX
	Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9 xx - xx

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Case Number (if known)	

	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	I have not used any business names or EINs.	I have not used any business names or EINs. Business name
	Include trade names and doing business as names	Business name	Business name
	20mg 220m200 20 mamee	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3349 S Bell Ave Number Street Unit Bsmt	Number Street
		Chicago IL 60608 City State ZIP Code COOK County	City State ZIP Code County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Angie

Debtor 1

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Case Number (if known)

Pa	Tell the Court About Your	Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankrup ter 7 ter 11 ter 12			Required by 11 U.S.C. § 342(b) for Individuals f page 1 and check the appropriate box.
8.	How you will pay the fee	local yours subm with a local yours subm with a local local yours subm with a local local local local yours in the local yours in the local local yours in the local	court for elf, you itting you pre-production for east that w, a justine fee i	or more details about ho is may pay with cash, cash our payment on your be inted address. If the fee in installments or Individuals to Pay The transition of the official poverty in installments). If you check the pay the official poverty in installments.	w you may shier's chechalf, your at state of the serious of the se	n. Please check with the clerk's office in your y pay. Typically, if you are paying the fee eck, or money order. If your attorney is attorney may pay with a credit card or check moose this option, sign and attach the ee in Installments (Official Form 103A). uest this option only if you are filing for Chapter 7. aive your fee, and may do so only if your income is applies to your family size and you are unable to option, you must fill out the Application to Have the i3B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District	None None	When When When	Case Number MM / DD / YYYY Case Number MM / DD / YYYY Case Number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District Debtor		When	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known MM / DD / YYYY
11.	Do you rent your residence?	□ No. ■ Yes.	resider	ur landlord obtained an evince? lo. Go to line 12.		nent against you and do you want to stay in your Eviction Judgment Against You (Form 101A) and file it with

Angie

Debtor 1

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Debtor 1	Angie		Document Chavero	Page 4 of 58 Case Number (if known)
	First Name	Middle Name	Last Name	

12.					
	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of business		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
	·		City		State Zip Code
			Check the appropriate box to desc	cribe your business:	
			☐ Health Care Business (as de	fined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate (as	defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined in 1	1 U.S.C. § 101(53A))	
			☐ Commodity Broker (as define	ed in 11 U.S.C. § 101(6))	
			☐ None of the above		
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No. I	ne Bankruptcy Code. am filing under Chapter 11 and I a Bankruptcy Code.	n NOT a small business debtor accor	-
Pa	rt 4: Report if You Own or Hav	∕e Any Hazard	ous Property or Any Property That N	eds Immediate Attention	
		-			
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	Vhat is the hazard?		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs	■ No.		ny is it needed?	
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any	■ No.			
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	■ No.			
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	■ No.	If immediate attention is needed, w	ny is it needed?	

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gie

Middle Name

Case Number (if known) _

Part 5:

Explain Your Efforts to

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Receive a Briefing About Credit Counseling	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Debtor 1

Angie

No.

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'age 6 01 58 Case Number (*if known*)

		16a. Are your debts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C. § 101(8)
6.	What kind of debts do you have?	as "incurred by an individual	primarily for a personal, family, or household	
		No. Go to line 16b. Yes. Go to line 17.		
			business debts? Business debts are debt strengther or through the operation of the busine	
		No. Go to line 16c. Yes. Go to line 17.		
		16c. State the type of debts you o	we that are not consumer debts or business of	debts.
-	Are you filing under	No. I am not filing under Ch	napter 7. Go to line 18.	
	Chapter 7?	_	er 7. Do you estimate that after any exempt p	property is excluded and
	Do you estimate that after any exempt property is	administrative expense	s are paid that funds will be available to distri	bute to unsecured creditors?
	excluded and administrative expenses	Yes.		
	are paid that funds will be available for distribution			
	to unsecured creditors?			
3.	How many creditors do	■ 1-49	☐ 1,000-5,000	☐ 25,001-50,000
	you estimate that you owe?	□ 50-99 □ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000
		200-999		
).	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
	estimate your assets to be worth?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	be worth:	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
).	How much do you	\$0-\$50,000	□\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	☐ \$1,000,000,001-\$10 billion
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
_		☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion
'ai	117: Sign Below			
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and
			ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap	•
			did not pay or agree to pay someone who is a dread the notice required by 11 U.S.C. § 342	·
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.	
		/s/ Angie Chavero Signature of Debtor 1	Signa	ture of Debtor 2
			,	
		Executed on04/25/2017	Exect	uted on

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Debtor 1 Angie Chavero Case Number (if known) _______

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Cecil Denard Scruggs	Date	Date:	04/28/2017
Signature of Attorney for Debtor		MM / DI	D / YYYY
Cecil Denard Scruggs			
Printed name			
Geraci Law L.L.C.			
Firm name			
EE E M OI !!0.400			
55 E. Monroe St., #3400			
			
	IL	6060	3
Number Street	IL State		3 Code
Number Street Chicago	State	ZIP	Code
Number Street Chicago City	State	ZIP	

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Fill in this information to identify your case:				
Debtor 1	Angie		Chavero	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)	
Case Number (If known)	r			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Cop	y line 62, Total personal property, from Schedule A/B	\$ 1,944
1с. Сор	y line 63, Total of all property on Schedule A/B	\$ 1,944
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u> </u>
3ь. Сору	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$24,925
	•	
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,035.06
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$2,247.00

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Angie Debtor 1

First Name Middle Name

Page 9 of 58 Case Number (if known) _ Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records							
6. Are you	6. Are you filing for bankruptcy under Chapter 7, 11 or 13?							
☐ No. Yes	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes							
7. What kir	nd of debt do you have?							
	r debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarly, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C.							
	r debts are not primarily consumer debts. You have nothing to report on this part of the form. Che form to the court with your other schedules.	ck this box and submit						
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ 1,618.02							
9. Copy the	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :							
		Total claim						
From F	eart 4 of Schedule E/F, copy the following:							
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00						
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00						
9c. Clair	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00						
9d. Stud	ent loans. (Copy line 6f.)	\$_0.00						
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00						
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00						
9g. Tota	I. Add lines 9a through 9f.	\$_0.00]					

	Caco 1	7 12/05 Doc 1	Eilad 04/29/17	Entered 04/28/17 15:45:43	3 Desc	: Main	
Fill in this in	formation to ide	ntify your case and this filin	ng:	0 of 58			
Debtor 1	Angie		Chavero				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> Distric	et of <u>ILLINOIS</u>				
Case Number	г		(State)			Check if this is	an
(If known)	1001					amended filing	
	orm 106A						
	e A/B: Pr			Co. t			12/15
				fits in more than one category, list the asse arried people are filing together, both are ed			
•		ect information. If more spaces se number (if known). Answ	•	te sheet to this form. On the top of any addi	tional		
			ther Real Esate You Own or Ha	ve an Interest In			
	vn or have any le	egal or equitable interest in	any residence, building, land	, or similar property?			
No.	Describe						
_		portion you own for all of yo	our entries fro Part 1, includir	ng any entries for pages			
you have a	ttached for Part	1. Write that number here .		>			\$0.00
Part 2:	Describe Your Ve	hicles					
Do you own, le	ease, or have leg	gal or equitable interest in a	ny vehicles, whether they are	registered or not? Include any vehicles			
you own that s	omeone else driv	res. If you lease a vehicle, als	so report it on Schedule G: Ex	recutory Contracts and Unexpired Leases.			
03. Cars, vans	s, trucks, tractor	s, sport utility vehicles, mo	torcycles				
Yes.	Describe						
			creational vehicles, other vehivessels, snowmobiles, motorcycle				
No.							
Yes. 5. Add the do		portion you own for all of yo	our entries fro Part 2, includin	ng any entries for pages			
	-	2. Write that number here		>			\$ 0.00
Part 3:	Describe Your Pe	rsonal and Household Items					
Do you own o	r have any legal	or equitable interest in any	of the following items?		С	urrent value of t	he
					-	ortion you own? To not deduct secure	
						r exemptions	
	d goods and furn Major appliances, t	าเรทเทgs furniture, linens, china, kitchenwa	are				
No.	Dogoribo						
Yes.	Describe	Furniture, linens, small applian	ces, table & chairs, bedroom set		\$1,000		
07. Electronic	s					\$	1,000.00
		dios; audio, video, stereo, and di including cell phones, cameras,	gital equipment; computers, printer media plavers, games	s, scanners; music			
No.	,						
Yes.	Describe	Flat screen TV, computer, prin	ter, music collection, cell phone		\$500		
08. Collectible	es of value					\$	500.00
Examples:	Antiques and figuri		twork; books, pictures, or other art	objects;			
No.	ıı, ui dasedali card (collections; other collections, me	morabilia, collectibles				
Yes.	Describe					\$	0.00
						Ψ	

Official Form 106A/B Record # 738459 Schedule A/B: Property Page 1 of 6

Case 17-13495 Doc 1 Desc Main Angie

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Evamples: Sports photograph	hobbies			
and kayaks; carpentry tools; n	nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments			
Yes. Describe			\$	0.00
10. Firearms Examples: Pistols, rifles, shote No.	guns, ammunition, and related equipment			
Yes. Describe			\$	0.00
11. Clothes Examples: Everyday clothes, t No.	furs, leather coats, designer wear, shoes, accessories			
Yes. Describe	Everyday clothes, shoes, accessories \$150		\$	150.00
12. Jewelry Examples: Everyday jewelry, of gold, silver No.	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
Yes. Describe	Everyday jewelry, costume jewelry \$200		\$	200.00
13. Non-farm animals Examples: Dogs, cats, birds, h	norses			
Yes. Describe			\$	0.00
No.	ousehold items you did not already list, including any health aids you did not list	_		
Yes. Describe	books, CDs, DVDs & Family Photos \$75		\$	75.00
			· -	
	of your entries from Part 3, including any entries for pages you have attached per here	[\$1,925.00
	per here>	[\$1,925.00
for Part 3. Write that numb Part 4: Describe Your Fin	per here>	portio Do no	ent value of on you own t deduct secu mptions	the
part 4: Describe Your Fin Do you own or have any legal 16. Cash	nancial Assets	portio Do no	on you own t deduct secu	the
part 4: Describe Your Fin Do you own or have any legal 16. Cash Examples: Money you have in	nancial Assets or equitable interest in any of the following?	portio Do no	on you own t deduct secu	the
for Part 3. Write that numb Part 4: Describe Your Fin Do you own or have any legal 16. Cash Examples: Money you have in No. Yes. Describe 17. Deposits of money	or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition	portio Do no	on you own t deduct secu	the ? red claims
for Part 3. Write that numb Part 4: Describe Your Fin Do you own or have any legal 16. Cash Examples: Money you have in No. Yes. Describe 17. Deposits of money Examples: Checking, savings,	nancial Assets or equitable interest in any of the following?	portio Do no	on you own t deduct secu	the ? red claims
for Part 3. Write that numb Part 4: Describe Your Fin Do you own or have any legal 16. Cash Examples: Money you have in No. Yes. Describe 17. Deposits of money Examples: Checking, savings, and other similar institutions. In No.	per here	portio Do no	on you own t deduct secu	the ? red claims
for Part 3. Write that numb Part 4: Describe Your Fin Do you own or have any legal 16. Cash Examples: Money you have in No. Yes. Describe 17. Deposits of money Examples: Checking, savings, and other similar institutions. In No.	ancial Assets or equitable interest in any of the following? n your wallet, in your home, in a safe deposit box, and on hand when you file your petition or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each. Account Type: Institution name:	portio Do no	on you own t deduct secu	the ? red claims
for Part 3. Write that numb Part 4: Describe Your Fin Do you own or have any legal 16. Cash Examples: Money you have in No. Yes. Describe 17. Deposits of money Examples: Checking, savings, and other similar institutions. I No. Yes. Describe 18. Bonds, mutual funds, or p	or equitable interest in any of the following? If your wallet, in your home, in a safe deposit box, and on hand when you file your petition or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each. Account Type: Savings Account Checking Account Fifth Third Bank Fifth Third Bank	portio Do no	on you own t deduct secu	the ? red claims 0.00
part 4: Describe Your Fin Do you own or have any legal 16. Cash Examples: Money you have in No. Yes. Describe 17. Deposits of money Examples: Checking, savings, and other similar institutions. I No. Yes. Describe 18. Bonds, mutual funds, or p Examples: Bond funds, invest No.	or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each. Account Type: Savings Account Fifth Third Bank Checking Account Fifth Third Bank Institution name: Fifth Third Bank	portio Do no	on you own t deduct secu	the ? red claims 0.00
for Part 3. Write that numb Part 4: Describe Your Fin Do you own or have any legal 16. Cash Examples: Money you have in No. Yes. Describe 17. Deposits of money Examples: Checking, savings, and other similar institutions. I No. Yes. Describe 18. Bonds, mutual funds, or p Examples: Bond funds, invest No. Yes. Describe 19. Non-publicly traded stock No.	nancial Assets or equitable interest in any of the following? If your wallet, in your home, in a safe deposit box, and on hand when you file your petition or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each. Account Type: Savings Account Fifth Third Bank Checking Account Fifth Third Bank ublicly traded stocks ment accounts with brokerage firms, money market accounts	portio Do no	on you own t deduct secu	the ? red claims 0.00 2.00 17.00 19.00

Case 17-13495 Doc 1 Angie Debtor 1

First Name Middle Name

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Docu	ıment
Loot Money	

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20.	Governme	nt and corporate	e bonds and other negotiable and non-negotiable instruments		
	•		e personal checks, cashiers' checks, promissory notes, and money orders.		
	No.	able instruments at	re those you cannot transfer to someone by signing or delivering them.		
	Yes.	Describe	Issuer name:		
				\$	0.00
21.	Retirement	or pension acc	ounts		
		nterests in IRA, El	RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		
	No.	.	Turns of account and Institution name.		
	Yes.	Describe	Type of account and Institution name:	¢	0.00
22.	Security de	posits and prep	payments	Ψ	
	Your share	of all unused depo	sits you have made so that you may continue service or use from a company		
		Agreements with la	andlords, prepaid rent, public utilities (electric, gas, water), telecommunications		
	No.	December	Institution name or individual:		
	Yes.	Describe	Institution name or individual:	•	0.00
23.	Annuities (A contract for a	periodic payment of money to you, either for life or for a number of years)	Ψ	
	No.				
	Yes.	Describe	Issuer name and description:		
				\$	0.00
24.			RA, in an account in a qualified ABLE program, or under a qualified state tuition program.		
	26 U.S.C. §	§ 530(b)(1), 529A(b), and 529(b)(1).		
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):		
	res.	Describe	institution name and description. Separately life the records of any interests. 11 0.0.0. § 321(c).	\$	0.00
25.	Trusts, equ	itable or future	interests in property (other than anything listed in line 1), and rights or powers	T	
	No.				
	Yes.	Describe			
				\$	0.00
26.			marks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agreements		
	No.	memer domain na	mes, websites, proceeds from royalites and itemsing agreements		
	Yes.	Describe			
		200020		\$	0.00
27.			other general intangibles		
		Building permits, e	xclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	No.				
	Yes.	Describe		¢	0.00
				Ψ	
Mor	nev or prope	erty owed to yo	u?	Current value of the	
	,	,		portion you own?	
				Do not deduct secured cl	aims
				or exemptions	
28.	Tax refund	s owed to you			
	No.				
	Yes.	Describe			
				\$	0.00
29.	Family sup	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	No.	dot due of famp o	an almony, special appear, sind appear, maintenance, arrored seatement, property seatement		
	Yes.	Describe			
				\$	0.00
30.		unts someone o	-		
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else		
	No.	, 20.101110, unipa	, , , , , , , , -		
	Yes.	Describe			
				\$	0.00

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First Name 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: l Yes. Describe..... 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Describe..... Yes. 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$19.00 for Part 4. Write that number here---Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Describe..... 0.00 41. Inventory No. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe.....

0.00

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44. Any business-related property you did not already list Nο Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Yes Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here ----Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here -->

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Document Page 15 of Bumber (if known)

Page 15 of Bumber (if known) Angie Debtor 1 First Name Middle Name

Part 8: List the Totals of Each Part of this Form		1
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 1,925.00	
58. Part 4: Total financial assets, line 36	\$ 19.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 1,944.00	\$ 1,944.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$1,944.00

Page 6 of 6 Official Form 106A/B Record # 738459 Schedule A/B: Property

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Fill in this in	formation to ider	ntify your case:	
Debtor 1	Angie		Chavero
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of ex	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ <u>500</u>		735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$_ 150		735 ILCS 5/12-1001(a),(e) - \$150.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday jewelry, costume jewelry	\$ 200	 \$	735 ILCS 5/12-1001(a),(e) - \$200.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	: Record # ⁷³⁸⁴⁵⁹	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Last Name

Debtor 1 Angie

First Name

Document Middle Name

Page 17 of 58 Number (if known)

F	Addit	ional Page				
		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow	exemption
			Copy the value from Schedule A/B	Check only one box for each exemption		
	Brief description:	books, CDs, DVDs & Family Photos	\$ <u>75</u>	\$	735 ILCS 5/12-1001(a),(e)	- \$75.00
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Savings Account, Fifth Third Bank	\$_2	_ \$	735 ILCS 5/12-1001(b) - \$2	.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Checking Account, Fifth Third Bank	\$ <u>17</u>	\$	735 ILCS 5/12-1001(b) - \$1	7.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
3.	Are you claimin	g a homestead exemption of more	than \$155,675?			
		stment on 4/01/16 and every 3 years		n or after the date of adjustment		
ı	No.	siment on 470 17 to and every o years	arter that for eases filed of	in or after the date of adjustment.)		
ľ	=					
ļ '		acquire the property covered by the	exemption within 1,215 d	ays before you filed this case?		
	□ No					
	Yes.					
O	fficial Form 106C	Record # 738459	Schedule C: T	he Property You Claim as Exempt		Page 2 of 2

Fill in this ir	Caso 17		Filad 04/29/17	Entered 04 8 of 5	/28/17 15:45: 58	43 Desc Mair	1
Debtor 1	Angie	Middle Name	Chavero	0 0.0			
Debtor 2	First Name First Name	Middle Name Middle Name	Last Name Last Name				
	Bankruptcy Court for	the : <u>NORTHERN</u> District of _					if this is an ed filing
Schedule Be as complete	and accurate as p	s Who Have Clain	le are filing together, both	n are equally respon			12/15
additional page	es, write your name	led, copy the Additional Page and case number (if known) secured by your property?		ntries, and attach it	to this form. On the to	op or any	
_	neck this box and su	bmit this form to the court with ation below.	h your other schedules. Yo	ou have nothing else	to report on this form.		
Part 1:	List All Secured Cla	ims					
for each c	laim. If more than o	reditor has more than one sec one creditor has a particular cla claims in alphabetical order ac	aim, list the other creditors	in Part 2.	Column A Amount of c Do not deduct value of collate	the that supports th	

		Caso 17 12/05		1 Eilad	04/29/17			5:45:43	Desc Main	
Fill in	this inf	ormation to identify your case	:				9 of 58			
Debto	or 1	Angie			Chavero					
		First Name Mid	ddle Name		Last Name					
Debto	or 2 e, if filing)	First Name Mic	ddle Name		Last Name					
Ороца	c, ii iiiiig/	This realite which	Jule Harrie		Last Name					
Unite	d States E	Bankruptcy Court for the : <u>NORTI</u>	HERN_ Dist	trict of <u>ILLINO</u>	(State)				Па	
Case (If knd	Number								☐ Check if	
-	-	100E/E							amended	ı illirig
JIIIC	iai Fo	orm 106E/F								12/15
se as co ist the A/B: Pro reditors eeded,	omplete other pa operty (C s with pa copy the ny additi	E/F: Creditors Who and accurate as possible. Use the total and executory contracts official Form 106A/B) and on Sartially secured claims that are a Part you need, fill it out, numonal pages, write your name a sist All of Your PRIORITY Unsecutive.	Part 1 for s or unexpi chedule Go e listed in S aber the en and case no	creditors with red leases the Executory Control Schedule D: Controls in the b	h PRIORITY claim at could result in Contracts and Une Creditors Who Ha oxes on the left. A	ns and Part : a claim. Als expired Lea ve Claims S	so list executory contra ses (Official Form 1060 secured by Property. If	acts on Schedule G). Do not includ more space is	le	
1. Do a	any cred	litors have priority unsecured	claims aga	inst you?						
	No. Go	to Part 2.								
	Yes.									
non uns	priority a	isted, identify what type of claim amounts. As much as possible, claims, fill out the Continuation F anation of each type of claim, s	list the clair Page of Par	ms in alphabe t 1. If more th	etical order accordinan one creditor ho	ing to the cre olds a partice	editor's name. If you har ular claim, list the other	ve more than two	o priority	Nonpriority
								rotal olalli	amount	amount
Part :	2; L	ist All of Your NONPRIORITY Un	secured Cla	aims						
3. Do a	any cred	litors have nonpriority unsecu	red claims	against you	?					
	No. You	have nothing to report in this p	art. Subm	it this form to	the court with you	r other sche	dules.			
	Yes.									
non incli	priority u uded in F	our nonpriority unsecured clain unsecured claim, list the creditor Part 1. If more than one creditor at the Continuation Page of Part	separately holds a pa	for each clai	m. For each claim	listed, ident	ify what type of claim it	is. Do not list cla	aims already	
4.1	Ashley S	Stewart		l act / digite /	of account number					Total claim \$ 300.00
4.1	Creditor's N	lame				2016				*
-	PO Box Number	659705 Street	_	When was the	e debt incurred?	2010				
				As of the date	you file, the claim	is: Check al	that apply.			
-	Cam Amt	TV 7000	_	Contingent	•		,			
-	San Anto City	onio TX 78265 State Zip Cor	_	Unliquidate	d					
	no owes	the debt? Check one.		Disputed						
	Debtor 1	•		T (NONE	DIODITY	ad adalas				
 	Debtor 2	-	i		PRIORITY unsecure	ed claim:				
F	;	and Debtor 2 only one of the debtors and another		Student loa Obligations	ns arising out of a sepa	aration agreem	nent or divorce			
늗	:	f this claim relates to a		_	I not report as priority	-	or arrond			
L		nity debt			nsion or profit-sharin		other similar debts			
		subject to offest?	•	_ -	-					
	No 			Other. Spec	cify Credit Card	or Credit Us	e			
	Yes									

Doc 1 Filed 04/28/17 Entered 04/28/17 15:45:43 Desc Main Case 17-13495 Page 20 of 58 Case Number (if known) **Document** Angie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

Creditor's Name	Last 4 digits of account number 9104	\$ <u>403.00</u>
Creditor s rearrie		
120 Corporate Blvd Ste 1	When was the debt incurred? 2016-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Newfolls NA 00500	Contingent	
Norfolk VA 23502	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u> </u>	
No	Other. SpecifyUnknown Credit Extension	
Yes		
4.3 Citibank N.A.	Last 4 digits of account number 7748	<u>\$2,504.00</u>
Creditor's Name	0045 0040	
2365 Northside Dr Ste 30	When was the debt incurred? 2015-2016	
Number Street		
	As of the date over file the state to Oh a Lall that and	
	As of the date you file, the claim is: Check all that apply.	
San Diego CA 92108	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Dobtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Type of Non-Kloki i unsecured claim.	
Debtor 1 and Debtor 2 only	Student loans	
l = '		
Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension	• 3 7 22 NN
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Citibank N.A.	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$ <u>3,722.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Creditor's Name	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791	\$ <u>3,722.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Citibank N.A. Creditor's Name 120 Corporate Blvd Ste 1	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension	\$ <u>3,722.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Creditor's Name	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791	\$ 3,722.00
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Citibank N.A. Creditor's Name 120 Corporate Blvd Ste 1	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791 2015-2016	\$ <u>3,722.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Citibank N.A. Creditor's Name 120 Corporate Blvd Ste 1	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791 When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply.	\$ <u>3,722.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Citibank N.A. Creditor's Name 120 Corporate Blvd Ste 1	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791 When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>3,722.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes Citibank N.A. Creditor's Name 120 Corporate Blvd Ste 1 Number Street Norfolk VA 23502	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791 When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>3,722.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Citibank N.A. Creditor's Name 120 Corporate Blvd Ste 1 Number Street	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791 When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>3,722.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Citibank N.A. Creditor's Name 120 Corporate Blvd Ste 1 Number Street Norfolk VA 23502 City State Zip Code Who owes the debt? Check one.	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791 When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>3,722.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Citibank N.A. Creditor's Name 120 Corporate Blvd Ste 1 Number Street Norfolk VA 23502 City State Zip Code Who owes the debt? Check one. Debtor 1 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791 When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$ <u>3,722.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Citibank N.A. Creditor's Name 120 Corporate Blvd Ste 1 Number Street Norfolk VA 23502 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791 When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$ <u>3,722.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Citibank N.A. Creditor's Name 120 Corporate Blvd Ste 1 Number Street Norfolk VA 23502 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791 When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	\$ <u>3,722.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Citibank N.A. Creditor's Name 120 Corporate Blvd Ste 1 Number Street Norfolk VA 23502 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791 When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>3,722.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Citibank N.A. Creditor's Name 120 Corporate Blvd Ste 1 Number Street Norfolk VA 23502 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791 When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	\$ <u>3,722.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Citibank N.A. Creditor's Name 120 Corporate Blvd Ste 1 Number Street Norfolk VA 23502 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791 When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>3,722.00</u>
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Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 Citibank N.A. Creditor's Name 120 Corporate Blvd Ste 1 Number Street Norfolk VA 23502 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Last 4 digits of account number 1791 When was the debt incurred? 2015-2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>3,722.00</u>

Record # 738459

Part 2:	You	NONPRIORITY Unsecured Cla	nims - Continua	tion Page		
	First Name					
Debtor 1	Angie			Document	Page 21 of 58	
		Case 17-13495	Doc 1	Filed 04/28/17	Entered 04/28/17 15:45:43	Desc Main

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Comcast Cable	Last 4 digits of account number	\$ 650.00
7.0	Creditor's Name		
	1701 John F. Kennedy Blvd	When was the debt incurred? 2015	
	Number Street		
		As of the date you file the plains in Obselvall that and	
		As of the date you file, the claim is: Check all that apply.	
	Philadelphia PA 19103	Contingent	
	City State Zip Code	Unliquidated	
l v	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	=	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. SpecifyCable Bill	
	Yes	4050	+ 20F 00
4.6	Comenity BANK	Last 4 digits of account number 4259	\$ <u>285.00</u>
	Creditor's Name	When was the debt incurred? 2016-2016	
	120 Corporate Blvd Ste 1	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Norfolk VA 23502	Unliquidated	
	City State Zip Code	Disputed	
<u>v</u>	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
Ī	Yes	Officer. Specify	
4.7	Comenity BANK	Last 4 digits of account number 7551	\$ 1,044.00
4.7	Creditor's Name		*
	120 Corporate Blvd Ste 1	When was the debt incurred? 2016-2016	
	Number Street		
	Number Circle		
		As of the date you file, the claim is: Check all that apply.	
	Norfolk VA 22502	Contingent	
	Norfolk VA 23502	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
li			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □ .	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes	<u> </u>	

Doc 1 Filed 04/28/17 Entered 04/28/17 15:45:43 Desc Main Case 17-13495 Page 22 of 58 Case Number (if known) **Document** Angie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.8	Commonwealth Edison	Last 4 digits of account number	\$ <u>632.00</u>
	Creditor's Name	2016	
	3 Lincoln Center 4th Floor	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oakbrook Terrace IL 60181	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
li	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
!	No	Other. Specify Utility Bills/Cellular Service	
	Yes		500.00
4.9	Home Depot	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name PO Box 689100	When was the debt incurred? 2015	
	Number Street	Then was the debt mounted:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Des Moines IA 50368-9100	Contingent	
	City State Zip Code	Unliquidated	
\	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No Yes	Other. Specify Credit Card or Credit Use	
4.10	Yes Kohls/Capone	Last 4 digits of account numberNULL	\$ 404.00
4.10	Creditor's Name		
	N56 W 17000 Ridgewood Dr	When was the debt incurred? 2012-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Menomonee Falls WI 53051	Unliquidated	
.	City State Zip Code	Disputed	
`i	Who owes the debt? Check one.	□ ·*····	
	Debtor 1 only	Ture of NONDRIGHTY uncesswed eleien	
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
I	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	La pedia to penalon or pronteanaring plana, and other allfillial debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	<u> </u>	

Official Form 106E/F

Debtor 1	Angie	Case 17-13495	Doc 1		Entered 04/28/17 15:45:43 Page 23 of 58 Case Number (if known)	Desc Main				
	First Name	Middle Name		Last Name						
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page									
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.										
4.11 L	ane Brya	nt/WFNNB	_ Las	st 4 digits of account numbe	r					
	aditor's Nan	ne.								

Last 4 digits of account number 2015	After IIS	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	I otal Claim				
PO Sox 68/728 Number Street San Arthonio TX 78265 CW Suser 25 Cook Pocket of the Color only Check of this claim relates to a community debt is the claim subject to offeet? Number Street As of the date you file, the claim is: Check all that apply. Contragent Uniquidated Color only Check of this claim relates to a community debt is the claim subject to offeet? No Color offeet 26 Color offeet 27 Color offeet 27 Color offeet 28 Color offeet 29 Color offee	4.11	Lane Bryant/WFNNB	Last 4 digits of account number	\$ _800.00				
Number Stock San Antonio TX 78265			2015					
As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Department of the debtor and problem of the debtor and problem of the debtor and another			When was the debt incurred?					
San Antonio TX 78265 Orth State 27 Costs Who owes the debt? Check one. Debtor 1 and Debtor 2 only State 27 Costs Debtor 2 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor		Number Street						
San Antonio TX 78265 Cry Same 26 Costs Who owes the debt? Check one Debetor 1 only Debetor 1 and Debtor 2 only A least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Peoples GAS Light AND COKE CO Control Name 1309 Technology Pkwy Number 8ree Ceder Falls IA 50613 Chy Same 26 Costs Who owes the debt? Check one: Debetor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No No Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No No Size 26 Costs Specify Credit Claim is: Check all that apply. Contingent Control Name Street As of the date you file, the claim is: Check all that apply. Control Name Control Name Control Name Control Name Control Name Street As a file date you file, the claim is: Check all that apply. Control Name Control Name Control Name Control Name Control Name Street As of the date you file, the claim is: Check all that apply. Control Name								
Disputed		San Antonio TX 78265						
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Is the claim subject to offest? Note	L	-						
Peoples GAS Light AND COKE CO	Is		bests to pension of profit-sharing plans, and other similar desis					
Ves Creditor's Name 1,000 processor 1,00		No	Other, Specify Credit Card or Credit Use					
Creditor's Name 1308 Technology Pkwy Number Street As of the date you file, the claim is: Check all that apply. Creditor's Name Creditor's Name Creditor's Name Creditor's Name Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Check if this claim relates to a community debt is the claim subject to offest? No Creditor's Name Storet As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Disputed Disputed Debtor 1 only Debtor 2 only Other. Specify Collecting for Creditor When was the debt incurred? 2016-2016 As of the date you file, the claim is: Check all that apply. Creditor's Name Storet As of the date you file, the claim is: Check all that apply. Creditor's Name Storet As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Unliquidated Unliquidated Disputed Type of NONPRIORITY unsecured claim: Contingent As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Unliquidated Disputed Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Debtor 2 and Debtor 3 and 2 and 2 and 3 and								
1309 Technology Pkwy Number Street	4.12	Peoples GAS Light AND COKE CO	Last 4 digits of account number 4204	\$ <u>1,624.00</u>				
Number Street Cedar Falls			When wee the debt incorred? 2016-2016					
As of the date you file, the claim is: Check all that apply. Cedar Falls City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offest? No Other, Specify Collecting for Creditor Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student leans Debts to pension or profit-sharing plans, and other similar debts Last 4 digits of account number Ceditor's Name 5501 Headquarters Drive Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Student leans Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Type of NONPRIORITY unsecured claim: Unliquidated Disputed Type of NONPRIORITY unsecured claim: Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student leans Disputed Type of NONPRIORITY unsecured claim: Student leans Disputed Type of NONPRIORITY unsecured claim: Student leans Disputed Disputed			when was the dept incurred?					
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City Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Sudent loans At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offest? No Pyes 4.13 Rent-A-Center Creditor's Name Street Plano TX 75024 City Street Plano TX 75024 City Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Disputed Disputed Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Type of NONPRIORITY unsecured claim: Dospositions arising out of a separation agreement or divorce		Cedar Falls IA 50613						
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Debtor 2 only Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims community debt Is the claim subject to offest? No Pyes 4.13 Rent-A-Center Creditors Name 5501 Headquarters Drive Number Street As of the date you file, the claim is: Check all that apply. City Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Last 4 digits of account number Creditors Name 5501 Headquarters Drive Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	W.		Disputed					
Debtor 1 and Debtor 2 only								
At least one of the debtors and another		=						
Creditor's Name 5501 Headquarters Drive Number Street As of the date you file, the claim is: Check all that apply. Clty State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another that you did not report as priority claims that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Codlecting for Creditor Ves Last 4 digits of account number 2015 When was the debt incurred? 2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce		=	=					
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Is the claim subject to offest? No Other. Specify Collecting for Creditor Other. Specify Collecting for Creditor At 13 Rent-A-Center Creditor's Name 5501 Headquarters Drive Number Street Plano Tx 75024 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Other. Specify Collecting for Creditor When was the debt incurred? 2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce								
Yes State	Is							
Yes Rent-A-Center Last 4 digits of account number \$500.00		No	Other. Specify Collecting for Creditor					
Creditor's Name 5501 Headquarters Drive Number Street As of the date you file, the claim is: Check all that apply. Plano TX 75024 City Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only As of the Mate you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce								
Street When was the debt incurred? 2015	4.13		Last 4 digits of account number	\$ <u>500.00</u>				
Number Street As of the date you file, the claim is: Check all that apply. City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only As of the date you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce			When was the debt incurred? 2015					
As of the date you file, the claim is: Check all that apply. Plano								
Plano TX 75024 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce			As of the date you file the claim is: Check all that apply					
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City State Zip Code Who owes the debt? Check one. Disputed Debtor 1 only Debtor 2 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce		Plano TX 75024						
Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce								
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \							
Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce		-	Type of NONDRIORITY uncessured elemen					
At least one of the debtors and another Obligations arising out of a separation agreement or divorce								
		=						
I TOHECK II THIS CIAIM TELETES TO A BURNEY ON AND HOLD PROPERT OF PROPERTY OR HELD PROPERTY OF THE PROPERTY OF		Check if this claim relates to a	that you did not report as priority claims					
community debt Debts to pension or profit-sharing plans, and other similar debts	-	-						
Is the claim subject to offest?	Is							
No Other. Specify		=	Other. Specify					
Yes		Yes						

Doc 1 Filed 04/28/17 Entered 04/28/17 15:45:43 Desc Main Case 17-13495 Page 24 of 58 **Document** Angie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.14	Syncb/Walmart	Last 4 digits of account number	NULL	\$ 705.00
	Creditor's Name		0044 0040	
	Po Box 965024	When was the debt incurred?	2014-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Orlando FL 32896	Unliquidated		
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
li	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority clai		
'	community debt	Debts to pension or profit-sharing pla		
!	s the claim subject to offest?	_		
!	No	Other. Specify Credit Card or C	Credit Use	
	Yes		0054	705.00
4.15	Synchrony BANK	Last 4 digits of account number	6654	\$ <u>705.00</u>
	Creditor's Name 120 Corporate Blvd Ste 1	When was the debt incurred?	2016-2016	
	Number Street	When was the dest meaned:		
	Number Sueet			
	-	As of the date you file, the claim is:	Check all that apply.	
	Norfolk VA 23502	Contingent		
	City State Zip Code	Unliquidated		
\	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	-	
	Check if this claim relates to a	that you did not report as priority clai		
Ι.	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ans, and other similar debts	
l i	No	Inknown Cradit	Evtonoion	
	Yes	Other. Specify Unknown Credit	EXCENSION	
4.16	T-Mobile	Last 4 digits of account number		\$_2,500.00
1.10	Creditor's Name	<u> </u>		
	PO Box 742596	When was the debt incurred?	2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Cincinnati OH 45274-2596	Unliquidated		
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai	-	
'	community debt	Debts to pension or profit-sharing pla		
!	s the claim subject to offest?			
	No	Other. SpecifyUtility Bills/Cellu	lar Service	
	Yes			

Official Form 106E/F

Doc 1 Filed 04/28/17 Entered 04/28/17 15:45:43 Desc Main Case 17-13495 Page 25 of 58 Case Number (if known) **Document** Angie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.17	TD BANK USA/Targetcred	Last 4 digits of account number No	ULL	<u>\$ 796.00</u>
	Creditor's Name	20	044.0045	
	Po Box 673	When was the debt incurred?	014-2015	
	Number Street			
		As of the date you file, the claim is: Chec	ck all that apply.	
		Contingent		
	Minneapolis MN 55440	Unliquidated		
_ w	City State Zip Code Vho owes the debt? Check one.	Disputed		
ľ	Debtor 1 only			
7	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agr	reement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	coment of divorce	
-	community debt	Debts to pension or profit-sharing plans, a	and other similar debts	
ls	s the claim subject to offest?			
	No	Other. Specify Credit Card or Credit	t Use	
	Yes			
4.18	Total Finance	Last 4 digits of account number		<u>\$ 6,442.00</u>
	Creditor's Name		016	
	2917 W Irving Park Rd	When was the debt incurred?	710	
	Number Street			
		As of the date you file, the claim is: Chec	ck all that apply.	
	Chicago II COCAO	Contingent		
	Chicago IL 60618	Unliquidated		
l w	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
lī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	1	
Ī	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separation agr	reement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority claims		
-	community debt	Debts to pension or profit-sharing plans, a	and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify Deficiency, Repo'd/S	Surr'd Auto	
\vdash				* 400.00
4.19		Last 4 digits of account number		<u>\$ 409.00</u>
	Creditor's Name PO Box 659569	When was the debt incurred?	016	
	Number Street			
	- Culou			
		As of the date you file, the claim is: Chec	:k all that apply.	
	San Antonio TX 78265-9569	Contingent		
	City State Zip Code	Unliquidated		
W	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured claim:		
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation agr	reement or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, a	and other similar debts	
	s the claim subject to offest?		Mis-	
	No	Other. Specify Credit Card or Credit	t Use	

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Document Debtor 1 Angie

List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.				
	Midland Funding, LLC			On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 8875 Aero Drive, # 200			Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
	San Diego	CA 92123		Last 4 digits of account number	
	Clark First Mur Div	State Zip Code			
	Clerk, First Mun Div			On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 50 W. Washington St., Rm. 1001			Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago	IL 60602		Lock diddletter of account countries	1701
	City	State Zip Code		Last 4 digits of account number	<u> </u>
	Blatt, Hasenmiller, Leibsker & Moore LLC			On which entry in Part 1 or Part 2 lie	st the original creditor?
	Name 10 S. LaSalle St. Ste 2200			Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			o. (oooo.	Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago	IL 60603 State Zip Code		Last 4 digits of account number	<u> 1791 </u>
	Clerk, First Mun Div	State ZIP Code			
	Name			On which entry in Part 1 or Part 2 lis	st the original creditor?
	50 W. Washington St., Rm. 1001			Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago	IL 60602		Last 4 digits of account number	7748
	City	State Zip Code		Last 4 digits of account number	
	Blitt and Gaines, PC			On which entry in Part 1 or Part 2 li	st the original creditor?
	Name 661 Glenn Ave.			Line ⁴ of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
	Wheeling	IL 60090		Last 4 digits of account number	<u>7748</u>
	City	State Zip Code			
	LJ Ross & Assocs			On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 6360 W. Jackson Rd			Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
	Ann Arbor City	MI 48103 State Zip Code		Last 4 digits of account number	

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otor 1 Angle		Onavero		ase Number (If Known)
First Name	Middle Name	Last Name		
McCarthy, Burgess & Wolff			On which entry in Part 1 or Par	t 2 list the original creditor?
Name 26000 Cannon Road			Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		•		Part 2: Creditors with Nonpriority Unsecured Claims
Cleveland	ОН	44146	Last 4 digits of account number	er
City	State Zip C	Code		
Alltran Financial, LP			On which entry in Part 1 or Par	t 2 list the original creditor?
Name PO Box 610			Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		•		Part 2: Creditors with Nonpriority Unsecured Claims
Sauk Rapids	MN	56379	Last 4 digits of account number	or <u>NULL</u>
City	State Zip C	ode		
Financial Recovery Services			On which entry in Part 1 or Par	t 2 list the original creditor?
Name PO Box 385908			Line 17 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		•		Part 2: Creditors with Nonpriority Unsecured Claims
Minneapolis	MN	55438-590	Last 4 digits of account numbe	orNULL
City	State Zip C	ode	-	
Portfolio Recovery Assoc.			On which entry in Part 1 or Par	t 2 list the original creditor?
Name 120 Corporate Blvd., Ste. 100		•	Line 19 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		•		Part 2: Creditors with Nonpriority Unsecured Claims
Norfolk	VA	23502	Last 4 digits of account numbe	or
City	State Zip C	ode		

Official Form 106E/F

Doc 1 Filed 04/28/17 Entered 04/28/17 15:45:43 Desc Main Case 17-13495 Page 28 of 58 Case Number (if known) **Document**

Angie Debtor 1

Add the Amounts for Each Type of Unsecured Claim

			Total claim	
otal claims om Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
otal claims om Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	24,925.00

		Caso 17	12405 Doc 1	Eilad 04/29/17	Entor	ed 04/28/17 1	5:45:43	Desc Main	
Fil	ll in this in	formation to iden	tify your case:			9 of 58			
D	ebtor 1	Angie		Chavero					
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name					
Uı	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>					
	ase Number f known)			(State)				Check if this is amended filing	
Off	icial F	orm 106G							
			ory Contracts and	Unexpired Lea	ses				12/1
Be as	complete	and accurate as	possible. If two married peop ded, copy the additional page	le are filing together, bot	h are equal	ly responsible for sup	plying correct	nv	
additi	ional page	s, write your nam	e and case number (if known).	iitiics, and	attach it to this page.	on the top of a	,	
1. [_	-	contracts or unexpired leases						
- I	_		ubmit this form to the court wit						
L	→ Yes. Fill	in all of the inform	nation below even if the contra	icts or leases are listed in	Scheaule A	<i>VB: Ргорепу</i> (Опісіаі F	orm 106A/B)		
2. L	ist separat	ely each person o	or company with whom you h	ave the contract or lease	. Then stat	e what each contract of	or lease is for (f	for	
	xample, re nexpired le		cell phone). See the instruction	ons for this form in the inst	ruction bool	klet for more examples	of executory co	entracts and	
	·								
	Person or	company with wr	nom you have the contract or	lease		State what the c	ontract or lease	e is for	
2.1					_				
	Name								
	Number	Street			_				
	City		State Zi	p Code	-				
2.2									
2.2	Name				-				
					_				
	Number	Street							
	City		State Zi	p Code	_				
2.3									
	Name				-				
	Number	Street			_				
					_				
	City		State Zi	p Code					
2.4									
	Name				-				
	Number	Street			=				
					_				
	City		State Zi	p Code					
2.5					_				
	Name								
	Number	Street			_				

State Zip Code

City

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Fill in this in	nformation to ide	entify your case:	
Debtor 1	Angie		Chavero
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, wr	te your name and case numbe	r (if known). Answer every	question.				
1. D	o you have any coo	ebtors? (If you are filing a joint	case, do not list either spous	se as a codebtor.)				
	No.							
	Yes							
	=	s, have you lived in a commur aho, Lousiiana, Nevada, New M			roperty states and territories include Visconsin.)			
	No. Go to line 3.							
	Yes. Did your sp	ouse, former spouse, or legal ed	uivalent live with you at the	time?				
	_	n community state or territory die	d you live?	Fill in the n	ame and current address of that person.			
	Name of your spo	use, former spouse or legal equivalent						
	Number St	reet						
	City		State	Zip Code				
3 In	-	f vour codebtors. Do not inclu		•	is filing with you. List the person			
	· ·	Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor	icial Form 106E/F), or Sche	dule G (Official Fo	Column 2: The creditor to whom you owe the debt Check all schedules that apply:			
3.1					Schedule D, line			
	Name			_	Schedule E/F, line			
	Number Stree	et			Schedule G, line			
	City	S	tate Z	Zip Code				
3.2				_	Schedule D, line			
	Name			_	Schedule E/F, line			
	Number Stree	et		_	Schedule G, line			
	City	S	tate Z	Zip Code	_			
3.3				_	Schedule D, line			
	Name			_	Schedule E/F, line			
	Number Stree	et			Schedule G, line			
	City	S	tate Z	Zip Code				

Official Form 106H Record # 738459 Schedule H: Your Codebtors Page 1 of 1

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Debtor 1	Angie		Chavero	
2.140	First Name	Middle Name	Last Name	
Debtor 2 Spouse, if filing)	First Name	Middle Name	Last Name	
Inited States	Bankruntey Court for t	the: NORTHERN DISTRICT C	NE ILLI INICIO	
		ule . <u>Northern district c</u>		Check if this is:
Case Number				Check if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filling spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employe	d	Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Shift Manager			
	Occupation may Include student or homemaker, if it applies.	Employers name	Popeye's			
		Employers address	4415 Highway 6			
			Sugar Land, TX 7	7478	,	
		How long employed there?	Since 2/1/2015			
Pa	IT 2: Give Details About Monthl	y Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse har lines below. If you need more space	ve more than one employer, comb	ine the information for	•	· · · · · · · · · · · · · · · · · · ·	
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, salar deductions). If not paid monthly, c	•	\$1,618.02	\$0.00		
3.	Estimate and list monthly overti		\$0.00	\$0.00		
4.	Calculate gross income. Add line		\$1,618.02	\$0.00		

 Official Form 106I
 Record # 738459
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1 Angie

Angie Document Chavero

First Name Middle Name Last Name

Case Number (if known) ____

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Cop	y line 4 here	4.	\$1,618.02	\$0.00	
5. L	ist all	payroll deductions:				
	5a. 1	Fax, Medicare, and Social Security deductions	5a. _	\$230.97	\$0.00	
	5b. N	Mandatory contributions for retirement plans	5b. 	\$0.00	\$0.00	
	5c. \	oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
	5e. I	nsurance	5e.	\$0.00	\$0.00	
	5f. [Domestic support obligations	5f.	\$0.00	\$0.00	
	5g. l	Jnion dues	5g.	\$0.00	\$0.00	
	5h. C	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. A	dd the	e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$230.97	\$0.00	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,387.06	\$0.00	
8. L	ist all	other income regularly received:	_	_		
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e. —	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$648.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
		Specify:				
	8g.	Pension or retirement income	8g. —	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h. —	\$0.00	\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$648.00	\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,035.06 +	\$0.00	\$2,035.06
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	Ψ2,033.00	φ0.00	\$2,035.00
11.	Incluothe Do n	e all other regular contributions to the expenses that you list in Schedul de contributions from an unmarried partner, members of your household, your friends or relatives. In the contribution of the contr	our dependen	p pay expenses listed in	Schedule J.	11\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of C		•	annlies	12. \$2,035.06
13.		ou expect an increase or decrease within the year after you file this form		Cana riolatea Data, Il It	. app.1100	12,000.00
	X					

Fill in this ir	nformation to identify your	case:				
Debtor 1	Angie		Chavero	Check if this is:		
Dahtar 0	First Name	Middle Name	Last Name	An amend	ŭ	a atitica abanta 40
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		of the following d	-petition chapter 13 ate:
United States	Bankruptcy Court for the : N	ORTHERN DISTRICT C	F ILLINOIS			
Case Numbe	r			MM / DD /	YYYY	
Official F	orm 106J				•	2 because Debtor 2
				mamams	a separate house	
	e J: Your Expe		le are filing together, both	are equally responsible for supply	ing correct informa	12/14
			= =	ges, write your name and case nu	-	
Part 1:	Describe Your Household					
1. Is this a join	int case?					
	Go to line 2.					
Yes.	Does Debtor 2 live in a sep	arate household?				
	No. Yes. Debtor 2 must file	e a separate Schedu	e J.			
2. Do you l	have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not li Debtor 2	st Debtor 1 and		this information for dent			No
Do not s	tate the dependents'	·		Daughter	16	X Yes
names.	·			Daughtor	15	No
				Daughter	15	Yes
				Son	10	No
						X Yes
						X No
						Yes X No
						Yes
3. Do your	expenses include	X No				163
	es of people other than and your dependents?	Yes				
_	•					
	Estimate Your Ongoing Montl expenses as of your bank		ess you are using this forn	n as a supplement in a Chapter 13	case to report	
expenses as o	of a date after the bankrupto			check the box at the top of the for	-	
the applicable Include expen	date. ses paid for with non-cash	government assista	nce if you know the value			
of such assist	ance and have included it	on Schedule I: Your	Income (Official Form 106I	.)	Y	our expenses
4. The ren	tal or home ownership exp	enses for your resid	ence. Include first mortgage	e payments and		
_	for the ground or lot.				4.	\$750.00
	cluded in line 4:					<u></u> ቀሳ ሳሳ
	eal estate taxes operty, homeowner's, or ren	nter'e incurance			4a. 4b.	\$0.00 \$0.00
	operty, nomeowners, or ren ome maintenance, repair, an				40. 4c.	\$50.00
	omeowner's association or co				4d.	\$0.00

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Case Number (if known) __

Angie DOCUII
Chavero

Debtor 1

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$112.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$125.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$680.00 7. 7. Food and housekeeping supplies \$100.00 8. 8. Childcare and children's education costs \$50.00 9. Clothing, laundry, and dry cleaning 10. \$50.00 10. Personal care products and services \$25.00 11. Medical and dental expenses 11. \$280.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$25.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 738459 Schedule J: Your Expenses Page 2 of 3

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ebtor	1 Angie	•	Chavero	Case Number (if known)		
	First Nar	me Middle Name	Last Name			
21.	Other. S	pecify:			21.	\$0.00
22		nthly expense: Add lines 4 through 21.			22.	\$2,247.00
	rne resu	It is your monthly expenses.				
23.	Calculate	e your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	ncome) from Schedule I.		23a.	\$2,035.06
	23b.	Copy your monthly expenses from line	22 above.		23b. -	\$2,247.00
	23c.	Subtract your monthly expenses from y The result is your <i>monthly net income</i> .	our monthly income.		23c.	-\$211.94
24.	Do you e	xpect an increase or decrease in your e	xpenses within the year afte	r you file this form?		
	For exam	iple, do you expect to finish paying for you	ur car loan within the year or o	do you expect your		
		e payment to increase or decrease because	se of a modification to the terr	ns of your mortgage?		
	X No					
	Yes.	. Explain Here:				

 Official Form 106J
 Record #
 738459
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this information to identify your case:					
Debtor 1	Angie		Chavero		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)		
Case Number (If known)	Γ		_		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is N	OT an attorney to help you fill out bankrupt	cv forms?
No	a a	.,
Yes. Name of Person	·	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have recorrect.	ad the summary and schedules filed with t	his declaration and that they are true and
/s/ Angie Chavero Signature of Debtor 1	Signature of Debtor 2	
04/05/0047		
Date 04/25/2017 MM / DD / YYYY	DateMM / DD / YY	YY .

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			ocument i c	iuc or t
Fill in this in	formation to ide	ntify your case:		
Debtor 1	Angie		Chavero	
	First Name	Middle Name	Last Name	-
Debtor 2			· · · · · · · · · · · · · · · · · · ·	_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)	
Case Number (If known)	·		_	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1F Give Details About Your Marital Status	s and Where You Lived Before		
What is your current marital status?			
Married			
Not married			
2 During the last 3 years, have you lived anyw	here other than where you live no	w?	
No.			
Yes. List all of the places you lived in the la	st 3 years. Do not include where y	ou live now.	
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2 lived there
		Same as Debtor 1	Same as Debtor 1
2158 W 19Th St	FROM 04/2002		
Chicago IL 60608-2606	To 04/2015		
			
Within the last 8 years, did you ever live with property states and territories include Arizon			· ·
Within the last 8 years, did you ever live with property states and territories include Arizor and Wisconsin.) No. Yes. Make sure you fill out Schedule H: You state the you shall y	na, California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·
property states and territories include Arizon and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Yo	na, California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·
property states and territories include Arizon and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Yo	na, California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·
property states and territories include Arizon and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Yo	na, California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·
property states and territories include Arizon and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Yo	na, California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·
property states and territories include Arizon and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Yo	na, California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·
property states and territories include Arizon and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Yo	na, California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·
property states and territories include Arizon and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Yo	na, California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·
property states and territories include Arizon and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Yo	na, California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	· ·

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Debtor 1 Angie Chavero Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$5,974 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$16,037 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, Wages, commissions, \$7,811 For the calendar year before that: bonuses, tips bonuses, tips \$3,200 (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Angie Chavero Case Number (if known) Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4:

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Debtor 1	Angie		Chavero	Case Number (if known)	
	First Name	Middle Name	Last Name		
Lis		luding personal injury case		rt action, or administrative proceeding? es, collection suits, paternity actions, support or cust	ody
	No.				
	Yes. Fill in the detail	s.			
			Nature of the case	Court or agency	Status of the case
	Midland Funding L	lc VS Angie Chavero	Collection	Circuit Court Cook County	Pending
	17M1100362				On appeal
					Concluded
	Portfolio Recovery	v. Chavero.	Contract	Circuit Court Cook County	Pending
	-				On appeal
					Concluded
10 W	ithin 1 year before you	ı filed for bankruptcy, was	any of your property repossesse	ed, foreclosed, garnished, attached, seized, or levie	d?
	•	fill in the details below.		, , , , , , , , , , , , , , , , , , , ,	
	No. Go to line 11				
	Yes. Fill in the inform	nation below.			
	_				
		you filed for bankruptcy, o yment because you owed		ank or financial institution, set off any amounts fro	om your accounts
	No. Go to line 11				
	Yes. Fill in the inform	nation below.			
12 W i	ithin 1 year before yo	u filed for bankruptcy, wa	s any of your property in the p	ossession of an assignee for the benefit of credit	ors, a
со	urt-appointed receive	er, a custodian, or anothe	r official?		
	No.				
4	Yes.				
Part	En List Certain Gift	ts and Contributions			
13 W	ithin 2 years before y	ou filed for bankruptcy, o	lid you give any gifts with a tot	tal value of more than \$600 per person?	
_	No.		, , , , ,		
_	Yes. Fill in the detail	e for each gift			
			lid you give any gifts or contrib	butions with a total value of more than \$600 to an	v charity?
_	_	ou med for bankruptcy, c	ind you give any gints of continu	outions with a total value of more than \$000 to an	, chanty:
_	No.				
L	Yes. Fill in the detail	s for each gift.			
Part	List Certain Los	sses			
	ithin 1 year before yo ambling?	u filed for bankruptcy or	since you filed for bankruptcy,	, did you lose anything because of theft, fire, othe	r disaster, or
	No.				
_	Yes. Fill in the detail	s for each gift.			
L -					
Part	List Certain Pay	yments or Transfers			
				n your behalf pay or transfer any property to anyo	ne you
			ng a bankruptcy petition? arers, or credit counseling age	ncies for services required in your bankruptcy.	
	_		3.0.		
<u> </u>	No.	0			
	Yes. Fill in the detail	S			

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	Party Contact Info	Description and value of a	any property transferred		Date paymer or transfer	Amount of payment
	Geraci Law L.L.C.					\$900.00
	55 E. Monroe Street #3400					
	Chicago,IL 60603					
	Party Contact Info	Description and value of a	any property transferred		Date paymer or transfer	Amount of payment
	Hananwill Credit Counseling	Credit Counseling Services		20	017	\$25.00
	115 N. Cross St.					
	Robinson, IL 62454					
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	s or to make payments to your cre	• • •	fer any prope	erty to anyon	ne who
	■ No.					
	Yes. Fill in the details.					
	_					
	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu Include both outright transfers and transfers Do not include gifts and transfers that you h	usiness or financial affairs? s made as security (such as the gra	nting of a security intere			
	No.					
	Yes. Fill in the details for each gift.					
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-properties)		o a self-settled trust or s	imilar device	of which yo	u are a
	No.					
	Yes. Fill in the details for each gift.					
Pa	List Certain Financial Accounts, Instru	ıments, Safe Deposit Boxes, and Stor	age Units			
20	Within 1 year before you filed for bankruptcy	, were any financial accounts or in	struments held in your r	name, or for y	our benefit,	closed,
	sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, assoc		-	banks, credi	it unions, bro	okerage
	No.					
	Yes. Fill in the details.					
	_	Last 4 digits of account number	Type of account or	Date account		ast balance before
			instrument	closed, sold, or transferred		losing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	r other depos	sitory for sec	curities,
	No.					
	Yes. Fill in the details.					
	_	Who else had access to it?	Describe the content	nts		o you still
					h	ave it?

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First Name Middle Name			
	Last Name		
ave you stored property in a storage unit	or place other than your home within 1 y	ear before you filed for bankruptcy?	
No.			
Yes. Fill in the details.	Who also has ay had access to \$42	Describe the contents	Do you still
	who else has or had access to it?	Describe the contents	Do you still have it?
Identify Property You Hold or Control	l for Samaana Elsa		
identity i roperty four roll of control	To domedic Lise		
	omeone else owns? Include any property	you borrowed from, are storing for, or	hold in trust
or someone.			
No.			
Yes. Fill in the details.			
	Where is the property?	Describe the property	Value
		Debter drives a 2009 Dedge	
Debtor's Seperated Spouse	Debtor's Residence	_	\$3,328
		seperated spouse's name.	
Give Details About Environmental In	formation		
o purpose of Part 10, the following defini	tions apply:		
le purpose of Fart 10, the following defini	попа арргу.		
nvironmental law means any federal, state	, or local statute or regulation concernin	g pollution, contamination, releases of	
cluding statutes or regulations controlling	g the cleanup of these substances, waste	s, or material.	
te means any location, facility, or propert	v as defined under any environmental lay	v whether you now own operate or uti	lizo
	-	v, whether you now own, operate, or at	1120
		aste, hazardous substance, toxic	
ibstance, nazardous materiai, poliutant, c	ontaminant, or similar term.		
rt all notices, releases, and proceedings t	hat you know about, regardless of when	they occurred.	
as any governmental unit notified you the	it you may be liable or potentially liable t	inder or in violation of an environmenta	
No.			I law?
			l law?
Yes. Fill in the details.			l law?
Yes. Fill in the details.	Governmental unit	Environmental law, if you know it	I law?
_		Environmental law, if you know it	
Yes. Fill in the details. ave you notified any governmental unit o		Environmental law, if you know it	
_		Environmental law, if you know it	
ave you notified any governmental unit o		Environmental law, if you know it	
ave you notified any governmental unit o		Environmental law, if you know it Environmental law, if you know it	
ave you notified any governmental unit o	f any release of hazardous material?		Date of notice
ave you notified any governmental unit o	f any release of hazardous material? Governmental unit	Environmental law, if you know it	Date of notice Date of notice
ave you notified any governmental unit o No. Yes. Fill in the details. ave you been a party in any judicial or ad	f any release of hazardous material? Governmental unit	Environmental law, if you know it	Date of notice Date of notice
ave you notified any governmental unit on the last of	f any release of hazardous material? Governmental unit	Environmental law, if you know it	Date of notice Date of notice
ave you notified any governmental unit o No. Yes. Fill in the details. ave you been a party in any judicial or ad	f any release of hazardous material? Governmental unit ministrative proceeding under any enviro	Environmental law, if you know it onmental law? Include settlements and	Date of notice Date of notice orders.
ave you notified any governmental unit on the last of	f any release of hazardous material? Governmental unit	Environmental law, if you know it	Date of notice Date of notice
ave you notified any governmental unit on the No. Yes. Fill in the details. ave you been a party in any judicial or ad No. Yes. Fill in the details.	f any release of hazardous material? Governmental unit ministrative proceeding under any environmental court or agency	Environmental law, if you know it onmental law? Include settlements and	Date of notice Date of notice orders.
ave you notified any governmental unit o No. Yes. Fill in the details. ave you been a party in any judicial or ad No. Yes. Fill in the details.	f any release of hazardous material? Governmental unit ministrative proceeding under any environ Court or agency Connections to Any Business	Environmental law, if you know it onmental law? Include settlements and one of the case	Date of notice Date of notice orders. Status of the case
ave you notified any governmental unit on the No. Yes. Fill in the details. ave you been a party in any judicial or ad No. Yes. Fill in the details.	f any release of hazardous material? Governmental unit ministrative proceeding under any environ Court or agency Connections to Any Business	Environmental law, if you know it onmental law? Include settlements and one of the case	Date of notice Date of notice orders. Status of the case
ave you notified any governmental unit of No. Yes. Fill in the details. ave you been a party in any judicial or ad No. Yes. Fill in the details. Give Details About Your Business or Vithin 4 years before you filed for bankrup.	f any release of hazardous material? Governmental unit ministrative proceeding under any environ Court or agency Connections to Any Business	Environmental law, if you know it onmental law? Include settlements and was a law of the case of the following connections to any bus	Date of notice Date of notice orders. Status of the case
ave you notified any governmental unit of No. Yes. Fill in the details. ave you been a party in any judicial or ad No. Yes. Fill in the details. Give Details About Your Business or Ithin 4 years before you filed for bankrup A sole proprietor or self-employed in No.	f any release of hazardous material? Governmental unit ministrative proceeding under any environ Court or agency Connections to Any Business tcy, did you own a business or have any	Environmental law, if you know it onmental law? Include settlements and one of the case of the following connections to any busther full-time or part-time	Date of notice Date of notice orders. Status of the case
ave you notified any governmental unit of No. Yes. Fill in the details. ave you been a party in any judicial or ad No. Yes. Fill in the details. Give Details About Your Business or Ithin 4 years before you filed for bankrup A sole proprietor or self-employed in No.	f any release of hazardous material? Governmental unit ministrative proceeding under any environ Court or agency Connections to Any Business tcy, did you own a business or have any n a trade, profession, or other activity, ei	Environmental law, if you know it onmental law? Include settlements and one of the case of the following connections to any busther full-time or part-time	Date of notice Date of notice orders. Status of the case
ave you notified any governmental unit of No. Yes. Fill in the details. ave you been a party in any judicial or ad No. Yes. Fill in the details. 11: Give Details About Your Business or Vithin 4 years before you filed for bankrup A sole proprietor or self-employed in A member of a limited liability company A partner in a partnership	f any release of hazardous material? Governmental unit ministrative proceeding under any environ Court or agency Connections to Any Business tcy, did you own a business or have any n a trade, profession, or other activity, either any (LLC) or limited liability partnership	Environmental law, if you know it onmental law? Include settlements and one of the case of the following connections to any busther full-time or part-time	Date of notice Date of notice orders. Status of the case
ave you notified any governmental unit of No. Yes. Fill in the details. ave you been a party in any judicial or ad No. Yes. Fill in the details. Give Details About Your Business or Jithin 4 years before you filed for bankrup A sole proprietor or self-employed in A member of a limited liability company A partner in a partnership An officer, director, or managing ex	f any release of hazardous material? Governmental unit ministrative proceeding under any environ Court or agency Connections to Any Business tcy, did you own a business or have any na trade, profession, or other activity, eithorny (LLC) or limited liability partnership ecutive of a corporation	Environmental law, if you know it onmental law? Include settlements and one of the case of the following connections to any busther full-time or part-time	Date of notice Date of notice orders. Status of the case
ave you notified any governmental unit of No. Yes. Fill in the details. ave you been a party in any judicial or ad No. Yes. Fill in the details. 11: Give Details About Your Business or Vithin 4 years before you filed for bankrup A sole proprietor or self-employed in A member of a limited liability company A partner in a partnership	f any release of hazardous material? Governmental unit ministrative proceeding under any environ Court or agency Connections to Any Business tcy, did you own a business or have any na trade, profession, or other activity, eithorny (LLC) or limited liability partnership ecutive of a corporation	Environmental law, if you know it onmental law? Include settlements and one of the case of the following connections to any busther full-time or part-time	Date of notice Date of notice orders. Status of the case
	o you hold or control any property that so or someone. No. Yes. Fill in the details. Debtor's Seperated Spouse Debtor's Seperated Spouse Give Details About Environmental Interpretation or toxic substances, wastes, or a cluding statutes or regulations controlling the means any location, facility, or property or used to own, operate, or utilize it, inclusivations material means anything an envibstance, hazardous material, pollutant, out all notices, releases, and proceedings that as any governmental unit notified you that	o you hold or control any property that someone else owns? Include any property or someone. No. Yes. Fill in the details. Where is the property? Debtor's Seperated Spouse Debtor's Residence Debtor's Residence Debtor's Residence Deptor's R	Identify Property You Hold or Control for Someone Else of you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or or someone. No. Yes. Fill in the details. Where is the property? Describe the property Debtor drives a 2008 Dodge Charger that is onlit titled in her seperated spouse's name. Give Details About Environmental Information The purpose of Part 10, the following definitions apply: Invironmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of zardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, cluding statutes or regulations controlling the cleanup of these substances, wastes, or material. The means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it, including disposal sites. The property You borrowed from, are storing for, or someone.

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Debtor 1	Angie		Chavero	Case Number (if known)
Jebioi i	First Name	Middle Name	Last Name	Case Number (II Artown)
	No. None of the abo	ove applies. Go to Part 12.		
	Yes. Check all that a	apply above and fill in the det	ails below for each busine	ess.
	•		you give a financial stat	ement to anyone about your business? Include all financial
ins	titutions, creditors,	or other parties.		
	No. Yes. Fill in the detail	lo.		
Ц	res. Fill III the detail	Date is:	sued	
Part 12	2. Sign Below			
	_			nments, and I declare under penalty of perjury that the
18 U	.S.C. §§ 152, 1341, 1		×	
*	/s/ Angie Chave			ture of Debtor 2
	-		_	
	Date 04/25/2017		Date	MM / DD / YYYY
	MM / DD /	YYYY		MM / DD / YYYY
Did	vou attach additions	I nages to Vour Statement	of Einanaial Affaira far In	dividuals Filing for Bankruptcy (Official Form 107)?
	you attach additiona	n pages to rour statement t	or Fillaticial Atlairs for ill	dividuals Filling for Bankruptcy (Official Form 1977):
_	No			
	Yes			
Did y	you pay or agree to	pay someone who is not an	attorney to help you fill	out bankruptcy forms?
	No			
	Yes. Name of perso	n		. Attach the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

Fill in this	Caso 17 information to identi		ilad 04/28/17 Entar	ed 04/28/17 15:45:4 4 of 58	3 Desc Main					
		•	Chavera	4 01 30						
Debtor 1	Angie First Name	Middle Name	Chavero Last Name							
Debtor 2			·····							
(Spouse, if filing	g) First Name	Middle Name	Last Name							
United State	tes Bankruptcy Court for t	the : <u>NORTHERN</u> District of <u>l</u>			_					
Case Numb	ber		(State)		Check if this is an					
(If known)	Form 100			I	amended filing					
	Form 108 ent of Intent	tion for Individual	s Filing Under Chap	oter 7		12/15				
If you are an i	individual filing unde	r chapter 7, you must fill out t	his form if:							
■ creditors ha	ave claims secured b	y your property, or								
=		erty and the lease has not expi			d!4					
			le your bankruptcy petition or by t ·. You must also send copies to th	_	•					
			equally responsible for supplying	-						
Both debtors	must sign and date t	he form.								
Be as comple	ete and accurate as p	ossible. If more space is need	ed, attach a separate sheet to this	form. On the top of any addition	nal pages,					
write your na	me and case number	(if known).								
Part 1:	List Your Creditors Who Have Secured Claims									
_	or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the nformation below.									
Identify th	ne creditor and the pr	operty that is collateral	What do you intend to d secures a debt?	do with the property that	Did you claim the property as exempt on Schedule C?					
Creditor	's		☐ Surrender the	property	☐ No					
name:			Retain the pro	perty and redeem it	☐ Yes					
Descript	tion of		Retain the pro	perty and enter into a	_					
property			Reaffirmation A	Agreement.						
securing	g debt:		Retain the pro	perty and [explain]:						
Creditor	's		☐ Surrender the	property	☐ No					
name:			Retain the pro	perty and redeem it	Yes					
Descript	tion of		☐ Retain the pro	perty and enter into a	_					
property			Reaffirmation .	Agreement.						
securing	g debt:		Retain the pro	perty and [explain]:	 					
Creditor	's		Surrender the	· · ·	□No					
name:				perty and redeem it	Yes					
Descript	tion of		-	perty and enter into a						
property			Reaffirmation	_						
securing	g debt:		☐ Retain the pro	perty and [explain]:	<u> </u>					
Creditor	's		Surrender the	· · ·	□No					
name:			<u> </u>	perty and redeem it	Yes					
Descript	tion of		_	perty and enter into a						
property	ı		Reaffirmation I	Agreement.						

Retain the property and [explain]: _

Record # 738459

property securing debt:

Debtor 1

Part 2:

Angie

Case 17-13495

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First Name

List Your Unexpired Personal Property Leases

fill in the information below. Do not list real estate lea	isted in Schedule G: Executory Contracts and Unexpired Leases. Unexpired leases are leases that are still in effect; the perty lease if the trustee does not assume it. 11 U.S.C. § 365(lease period has not yet
Describe your unexpired personal property lease	es	Will the lease be assumed?
Lessor's name:		☐ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□No
Description of leased property:		□Yes
Lessor's name:		□No
Description of leased property:		□Yes
Lessor's name:		□ No
Description of leased property:		□Yes
Lessor's name:		□ No
Description of leased property:		Yes
Part 3: Sign Below		
Under penalty of perjury, I declare that I have indicate personal property that is subject to an unexpired leas	d my intention about any property of my estate that secures	a debt and any
/s/ Angie Chavero Signature of Debtor 1	Signature of Debtor 2	
Dated: 04/25/2017	Date	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re							
Ang	gie Chaver	o / Debtor			Case 1	No:		
					Chapte	er:	Chapter 7	
		DISCLOS	SURE OF COM	PENSATION OF	ATTORNEY FOR	DEB	TOR	
	npensation p	o 11 U.S.C. § 329(a) and Fed. Be paid to me within one year before the rendered on behalf of the debt	e the filing of th	e petition in bankr	uptcy, or agreed to be	paid	to me, for service	ces
	For legal	services, I have agreed to accept		\$1,000.00				
	Prior to th	ne filing of this statement I have	received	\$900.00				
	Balance I	Due & written off pre-filing fees		\$100.00				
2.	The source	e of the compensation paid to me	e was:					
	Deb	otor(s) Other: (speci	ify)					
3.	The source	e of compensation to be paid to r	me is:					
	De	btor(s) Other: (speci	ify)					
4.		e not agreed to share the above-or y law firm.	• .	ensation with any o	ther person unless the	ey are	e members and as	ssociates
		e agreed to share the above-discly law firm. A copy of the agreenthed.						
5.	In return for case, inclu	for the above-disclosed fee, I have ding:	e agreed to rend	ler legal service for	r all aspects of the bar	ıkrup	otcy	
		ysis of the debtor's financial situ	ation, and rende	ering advice to the	debtor in determining	, whe	ther to file a peti	tion in
		ruptcy; aration and filing of any petition,	schedules, state	ements of affairs ar	nd plan which may be	requ	iired;	
6.		nent with the debtor(s), the above		does not include th	e following service:			
	100 4005 1	to I merude any work done post	g.					
		I certify that the foregoing payment to me for representation	is a complete s		-	ent fo	r	
		Date: 04/28/2017	/	s/ Cecil Denard So	cruggs			
				Signature of Attorn				
				Geraci Law L.L.C				

Page 1 of 1 Record # 738459

Name of law firm

Case 17-13495 **Geraci Lawd 14.0**8/Illinois Indiada 41/28/107515:45:43 Desc Main Headquarters: 55 E. Monroe Street, #3400 (Dioggarte pages at \$700 (G) Ent Corner www.infotapes.com

Desc Main

Date: 2/7/2017 Consultation Attorney: CDS

Record #: 738-459



Retainer Agreement Chapter 7 - Pre-filing

	Services before filing in Court: I retain Geraci Law L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services before filing in court of \$ 1,000.00
	at \$ {} today, \$ {} per {} starting {}
	debit only, a flat fee for services before filing in court of \$ 1,000.00 at \$ {} today, \$ {} starting {} within 60 days of today. Bankruptcy is time-sensitive may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will start propaging your desurgents as a service of preparation in court. Fagree to pay, by
	start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing in Court is not included in the pre-filing amount, unless you pay us for it in advance:
	After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is 895.00 & \$335 = \$1,230.00 total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely
	voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy and Geraci Law may withdraw from representing you.
	The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test & statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court of proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to
	dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
	Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.
	Termination . If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
	Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
C	Pate: 17,17 x schmie Chaves x
	Anglie Chavero (Debtor) Atternation to Debtor) (Joint Debtor)
Λ	Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Angie Chavero / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/25/2017 /s/ Angie Chavero

Angie Chavero

X Date & Sign

Record # 738459 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 738459 Page 1 of 2 Record #

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Form B 201A, Notice to Consumer Debtor(s)

Document Chavero / Debtor In re Angie

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 04/25/2017	/s/ Angie Chavero	
	Angie Chavero	
Dated: 04/28/2017	/s/ Cecil Denard Scruggs	
	Attorney: Cecil Denard Scruggs	

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1 Angie	Chavero	Case Number (if k	(nown)
	Middle Name Last Name		
6: Answer These Questions	for Penarting Purposes	•	
6: Answer These Questions		i I I O O	ined in 11 U.S.C. § 101(8)
What kind of debts do	16a. Are your debts primarily co as "incurred by an individual prin	nsumer debts? Consumer debts are defi marily for a personal, family, or household p	urpose."
you have?	No. Go to line 16b. Yes. Go to line 17.		
	16b. Are your debts primarily bu	usiness debts? Business debts are debts nent or through the operation of the busines	that you incurred to obtain as or investment.
	No. Go to line 16c. Yes. Go to line 17.		
	16c. State the type of debts you owe	that are not consumer debts or business d	ebts.
•			
Are you filing under Chapter 7?	No. I am not filing under Chap		
Do you estimate that after	Yes. I am filing under Chapter administrative expenses a	Do you estimate that after any exempt p are paid that funds will be available to distrib	roperty is excluded and oute to unsecured creditors?
any exempt property is excluded and	No.		
administrative expenses	∐Yes.		
are paid that funds will be available for distribution to unsecured creditors?			
	1-49	1,000-5,000	25,001-50,000
How many creditors do you estimate that you	□ 50-99	<u>5,001-10,000</u>	☐ 50,001-100,000 ☐ More than 100,000
owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000
How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion
be worth?	1 \$100,001-\$500,000	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐More than \$50 billion
	☐ \$500,001-\$1 million		□\$500,000,001-\$1 billion
How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
estimate your liabilities	\$50,001-\$100,000	\$50,000,001-\$30 million	☐ \$10,000,000,001-\$50 billion
to be?	\$100,001-\$500,000	\$100,000,001-\$500 million	☐ More than \$50 billion
	□ \$500,001-\$1 million		
ort 7: Sign Below			
r you	correct.	declare under penalty of perjury that the inf	
	of title 11, United States Code. I un under Chapter 7.	er 7, I am aware that I may proceed, if eligit derstand the relief available under each cha	spier, and remotes to present
	If no attorney represents me and I on this document, I have obtained and	did not pay or agree to pay someone who is I read the notice required by 11 U.S.C. § 34	s not an attorney to help me fill out 2(b).
		he chapter of title 11, United States Code, s	
	I understand making a false statem with a bankruptcy case can result i 18 U.S.C. §§ 152, 1341, 1519, and	nent, concealing property, or obtaining mone n fines up to \$250,000, or imprisonment for I 3571.	ey or property by fraud in connection up to 20 years, or both.
	* Anay Chave	w_	nature of Debtor 2
van de Sterreine (n. 1912). Sterreine	Signature of Period	.	
	Executed on :4 /2	∠) /2017 Exe	MM / DD / YYYY

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in this information										5	
otor 1 Angle				Chavero					•		
First Name		Middle Name		Last Name							
otor 2				<u> </u>	·						
use, if filing) First Name	·	Middle Name		Last Name							
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married people are ust file this form w ing money or prop or both. 18 U.S.C.	filing togethe nenever you f erty by fraud i §§ 152, 1341,	r, both are equ ile bankruptcy n connection v	schedules or with a bankrup	amended sched	dules. Making	a false state	ment, conce), or imprisc	ealing pro nment fo	perty, or r up to 20	0	
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tor 1	Angie		Chavero.	Case Number (if known)
	First Name	Middle Name	Last Name	
With	nin 2 vears before vo	ou filed for bankruptcy, o	lid you give a financial state	ement to anyone about your business? Include all financial
With	itutions, creditors, o	r other parties.	*	
	No.		•	
	Yes. Fill in the details	,		
Ш	res. Fill in the details	44,000,000	sissued	
art 12	Sign Below		·	
18 U.	S.C. §§ 152, 1341, 15	519, and 3571.		mprisonment for up to 20 years, or both.
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*	Signature of Debtor Date U 15	/2017		
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	Date U 15	<u>/2017</u> YYYY	Signa	MM / DD / YYYY
	Date <u>U</u> <u>U</u> <u>N</u> No No Yes	/2017 YYYY Il pages to Your Stateme	Signa Date ent of Financial Affairs for In	MM / DD / YYYY Individuals Filing for Bankruptcy (Official Form 107)?
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		Chavero	Case Number (if known)	
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art 2: List Your Unexpired Personal Property Leases	
any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Lea	ses (Official Form 106G),
the information below. Do not list real estate leases. <i>Unexpired lease</i> s are leases that are still in effect; the le d. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)	ase period has not yet (2).
d. You may assume an unexpired personal property lease if the distribution and assume an unexpired personal property lease if the distribution and assume an unexpired personal property lease if the distribution and assume an unexpired personal property lease if the distribution and assume an unexpired personal property lease if the distribution and assume an unexpired personal property lease if the distribution and assume an unexpired personal property lease if the distribution and assume an unexpired personal property lease if the distribution and assume an unexpired personal property lease if the distribution and assume an unexpired personal property lease if the distribution and assume an unexpired personal property lease if the distribution and assume a second personal pe	
lescribe your unexpired personal property leases	Will the lease be assumed?
essor's name:	□ No
escription of leased	☐ Yes
operty:	
essor's name:	□ No
essor s marine.	☐ Yes
escription of leased roperty:	
operty.	
essor's name:	No
escription of leased	∟ res
roperty:	
essor's name:	□No
	□Yes
escription of leased roperty:	
	□No
essor's name:	
escription of leased	
roperty:	
essor's name:	□No
Description of leased	Yes
roperty:	
occor's name	□No
essor's name:	☐ Yes
Description of leased	
roperty:	
rt 3: Sign Below	
er penalty of perjury, I declare that I have indicated my intention about any property of my estate that secure	s a debt and any
onal property that is subject to an unexpired lease.	
Ancie Chauser *	
Signature of Debtor 2 Date Dated: 4, 15, 12(17)	
Date Dated: 4 , 15 /2(17	
MM / DD / YYYY	

Angie

Debtor 1

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Document Page 55 of 58 **DISCLAIMER Debtors have read and agree:**

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report; and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- extra money from taxes so you are entitled to a formal, change year to a historian taxes by the trustee under Chapter 7.

 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis
 Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have
 decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
 other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been wamed of this, and unless there is a novation under state law, or agreement not to use bankriptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Angie Chavero

X Date & Sign

Case 17-13495 Doc 1 Filed 04/28/17 Entered 04/28/17 15:45:43 Desc Main Document Page 56 of 58

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Angie Chavero / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 4 / 13 /2017

Angie Chavero

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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ه دند	Angie		Chavero			Case Num	ber (if known) ₋				
tor 1	First Name	Middle Name	Last Name								
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						Debtor 1		Debtor	3 - Carlotte (1980)		
								non-filir	ng spouse		
									* 0.00		
Inen	nployment compensa	ation					\$0.00		\$0.00		
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ınde	r the Social Security A	Act. Instead, list it here:									
For	vou										
For	your spouse										
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ben	efit under the Social S	Security Act.					\$0.00		\$0.00		
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		, a crime against humanity, 0	ir international of dome	ວແບ					*		
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colu	umn. Then add the tot	al lor Column A to the total it	, column 5.								
		·									14
art 2		ether the Means Test Applies									
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	Multiply by 12 (the	number of months in a year)).								x 12
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Form B 201A, Notice to Consumer Debtor(s)

In re Angie Chavero / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 4 / 25 /2017

Angie Chavero

X Date & Sign

Dated: 4 / 28 /2017

Attorney: Cecil Denard Scruggs

Form B 201A, Notice to Consumer Debtor(s)

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